

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
William H. Handy, Jr.
Allison Lorraine Handy
Debtors

Case No. 14-03360-RNO
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-5

User: DGeorge
Form ID: 3180W

Page 1 of 2
Total Noticed: 36

Date Rcvd: Sep 26, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 28, 2019.

db/jdb
cr William H. Handy, Jr., Allison Lorraine Handy, 3182 Sunrise Lake, Milford, PA 18337
+Carrington Mortgage Services, LLC (servicing right, c/o Prober & Raphael, A Law Corporation,
1600 South Douglass Road, Anaheim, CA 92806-5951
4522874 +16001 North Dallas Parkway, Addison, TX 75001-3311
4520716 +AA Action Collection, 29 Columbia Tpke Ste 303, Florham Park, NJ 07932-2240
4520717 +Amerifinancial Solutions, PO Box 602570, Charlotte, NC 28260-2570
4520718 Atlantic Health System, Patient Financial Services, Interoffice Box 905,
Morristown, NJ 07960
4552779 +Bank of America, N.A., 16001 North Dallas Parkway, Addison, TX 75001-3311
4954573 +Beneficial Opportunity Fund, LLC, 200 Berwyn Park, Suite 210, 920 Cassatt Road,
Berwyn, PA 19312-1178
4520721 Bureau of Accounts Control, PO Box 538, Howell, NJ 07731-0538
4520724 +COLLECTION SERVICE CENTER INC, 363 VANADIUM ROAD, STE 109, PITTSBURGH PA 15243-1477
(address filed with court: Collection Service Center, 250 Mt. Lebanon Blvd. Suite 420,
Pittsburgh, PA 15122)
4733562 +Carrington Mortgage Services, LLC, (servicing rights only), 1600 South Douglass Road,
Anaheim, CA 92806-5951
4733563 +Carrington Mortgage Services, LLC, (servicing rights only), 1600 South Douglass Road,
Anaheim, CA 92806, Carrington Mortgage Services, LLC, (servicing rights only) 92806-5951
4520723 +Client Services, Inc., 3451 Harry Truman Blvd, Saint Charles, MO 63301-9816
4520725 +David B. Watner, Esq., 1129 Bloomfield Ave, Ste. 208, PO Box 6189,
West Caldwell, NJ 07007-6189
4520726 +David Myers, 191 Sunrise Drive, Milford, PA 18337-4238
4520729 +Financial Recoveries, 200 E. Park Dr. Ste 100, Mount Laurel, NJ 08054-1297
4520728 +Financial Recoveries, Wayne Memorial Hospital, P.O. Box 1388, Mount Laurel, NJ 08054-7388
4520730 Garden State Urology, PO Box 912, Whippany, NJ 07981-0912
4531808 Geisinger Health System, 100 North Academy Ave, Danville, PA 17822-4938
4520731 Geisinger Health System, PO Box 27727, Newark, NJ 07101-7727
4520732 ++HORIZON FINANCIAL MANAGEMENT LLC, 9980 GEORGIA ST, CROWN POINT IN 46307-6520
(address filed with court: Horizon Financial Mgt., 8585 S. Broadway, Ste 880,
Merrillville, IN 46410-5661)
4532770 +Hudson Heritage FCU, Mitchell Pollack & Associates PPLC, 150 White Plains Road, Suite 310,
Tarrytown, NY 10591-5521
4520735 Practice Assoc. Med. Grp, PO Box 416457, Boston, MA 02241-6457
4565006 +Practice Associates, PDAB Inc, 66 Ford Rd, Suite 114, Denville, NJ 07834-1300
4520736 +Quest Diagnostics, PO Box 740775, Cincinnati, OH 45274-0775
4520737 Remex, 307 Wall Street, Princeton, NJ 08540-1515
4890404 +Wilmington Savings Fund Society, FSB,, et al., Kondaur Capital Corporation, P.O. Box 1449,
Orange, CA. 92856-0449
4890405 +Wilmington Savings Fund Society, FSB,, et al., Kondaur Capital Corporation, P.O. Box 1449,
Orange, CA. 92856-1449, Wilmington Savings Fund Society, FSB, 92856-0449

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

4520719 EDI: BANKAMER.COM Sep 26 2019 23:28:00 Bank of America, PO Box 5170,
Simi Valley, CA 93062-5170
4520720 +E-mail/Text: EBN_Greensburg@Receivemorermp.com Sep 26 2019 19:26:26 Berks Credit & Coll,
900 Corporate Dr., Reading, PA 19605-3340
4520722 EDI: CITICORP.COM Sep 26 2019 23:28:00 Citi Cards, Processing Center,
Des Moines, IA 50363-0005
4520727 EDI: DISCOVER.COM Sep 26 2019 23:28:00 Discover Financial Service, Po box 15316,
Wilmington, DE 19850
4578537 +EDI: ECMC.COM Sep 26 2019 23:28:00 ECMC, PO BOX 16408, St. Paul, MN 55116-0408
4520733 +E-mail/Text: mmehling@hhfcu.org Sep 26 2019 19:25:50 Hudson Heritage FCU,
25 Rykowski Lane, Middletown, NY 10941-4019
4520738 EDI: NAVIENTFKASMSERV.COM Sep 26 2019 23:28:00 Sallie Mae, PO Box 9500,
Wilkes Barre, PA 18773-9500
4576237 EDI: ECAST.COM Sep 26 2019 23:28:00 eCAST Settlement Corporation assignee of Citibank,
(South Dakota) NA, POB 29262, New York NY 10087-9262

TOTAL: 8

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

4954574 ##+Beneficial Opportunity Fund, LLC, 3748 West Chester Pike, Suite 103,
Newton Square PA 19073-3252
4520734 ##+Paramount Recovery System, 105 Deana, Robinson, TX 76706-5319

TOTALS: 0, * 0, ## 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

***** BYPASSED RECIPIENTS (continued) *****

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 28, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 26, 2019 at the address(es) listed below:

Amanda L. Rauer on behalf of Creditor Bank of America, N.A amanda.rauer@pkallc.com,
chris.amann@pkjllc.com;nick.bracey@pkjllc.com;Samantha.gonzalez@pkallc.com;jill@pkallc.com;mary.r
aynor-paul@pkallc.com;harry.reese@pkallc.com
Charles J DeHart, III (Trustee) TWecf@pamd13trustee.com
Danielle Boyle-Ebersole on behalf of Creditor Beneficial Opportunity Fund, LLC
debersole@hoflawgroup.com, pfranz@hoflawgroup.com
David J. Harris on behalf of Creditor Beneficial Opportunity Fund, LLC
dh@lawofficeofdavidharris.com, davidharrisesqign@gmail.com
Jennie Shnyder on behalf of Creditor Beneficial Opportunity Fund, LLC
jennie@dwaldmanlaw.com, lynne@dwaldmanlaw.com
Joseph Angelo Dessoie on behalf of Creditor Bank of America, N.A pamb@fedphe.com
Joseph P Schalk on behalf of Creditor Bank of America, N.A jschalk@barley.com,
sromig@barley.com
Joshua I Goldman on behalf of Creditor BANK OF AMERICA, N.A. bkgroup@kmlawgroup.com,
bkgroup@kmlawgroup.com
Kathryn M Wakefield on behalf of Creditor Beneficial Opportunity Fund, LLC
kwakefieldbizlaw@gmail.com, caleb@dwaldmanlaw.com
Nicole Bernadette LaBletta on behalf of Creditor Bank of America, N.A nlabletta@pincuslaw.com,
brausch@pincuslaw.com
Robert M. Kline on behalf of Creditor CARRINGTON MORTGAGE SERVICES, LLC rkline@squirelaw.com,
rmklinelaw@aol.com
Robert M. Kline on behalf of Creditor Wilmington Savings Fund Society FSB et al
rkline@squirelaw.com, rmklinelaw@aol.com
Thomas I Puleo on behalf of Creditor BANK OF AMERICA, N.A. tpuleo@kmlawgroup.com,
bkgroup@kmlawgroup.com
United States Trustee ustpregion03.ha.ecf@usdoj.gov
Vern S. Lazaroff on behalf of Debtor 2 Allison Lorraine Handy pabankruptcy@vernlarazoff.com,
r39899@notify.bestcase.com
Vern S. Lazaroff on behalf of Debtor 1 William H. Handy, Jr. pabankruptcy@vernlarazoff.com,
r39899@notify.bestcase.com

TOTAL: 16

Information to identify the case:

Debtor 1 William H. Handy Jr.
First Name Middle Name Last Name

Debtor 2 Allison Lorraine Handy
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court **Middle District of Pennsylvania**

Case number: **5:14-bk-03360-RNO**

Social Security number or ITIN **xxx-xx-1346**
EIN --

Social Security number or ITIN **xxx-xx-8076**
EIN --

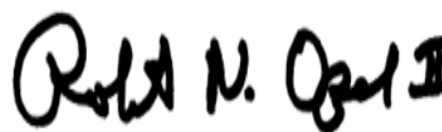
Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

William H. Handy Jr.

Allison Lorraine Handy

**By the
court:**9/26/19

Honorable Robert N. Opel, II
United States Bankruptcy Judge

By: DGeorge, Deputy Clerk

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.